#### **Surcharge Program**

If you're looking for an alternative to Dual Pricing, we've got you covered! Our Surcharge program can also help you eliminate your credit card processing fees by passing them on to your customers.

A 3% surcharge is added only to each credit card sale. Customers are made aware of the surcharge through signage provided by our company. Your customers can avoid the surcharge by paying with a debit card or cash.

We impose a surcharge of <u>3</u>% on all products. This surcharge is a merchant addition applied only to credit transactions. Our surcharge amount is not greater than our cost of acceptance.

#### Aren't You Tired Of:

- Your processor taking 3%-4% of your credit/debit card sales
- Increasing credit card rates and junk fees
- Unnecessary miscellaneous fees
- Paying for your customer's card incentives like airline miles, cash back, rewards, and more
- Losing customers because of your credit card minimum signs
- Growing employee minimum wages
- Growing cost of goods due to inflation

#### The Solution To All Your Processing Needs!

We will increase your profits quickly and easily by eliminating your card processing fees!

- Next Day Funding until 11:00 PM EST
- POS systems for all business types
- Pay At The Table Wi-Fi/wireless terminals
- 100% compliant with all State laws
- All major contactless payments supported



#### What is Non-Compliant Cash Discounting?

Confirm Anount: 510.00 Non-Cash Chardes: 50.40 Okright: 10.10 Okri

ANY TERMINALS, POS SYSTEMS, AND PIN PADS ADDING A PERCENTAGE LINE ITEM LIKE "NON-CASH CHARGE" OR "NON-CASH ADJUSTMENT" ON CARD TRANSACTIONS IS NON COMPLIANT AND CAN LEAD TO CARD BRAND FINES OF \$5,000.00.

This business has a 4% Any purchase made wi	R LOYAL CUSTOMERS Cash Discount pre-priced into all items & services. ith a credit or debit card will remove the discount d as a "Non-Cash Charge" on your receipt.
	CASH DISCOUNT
However, this DOE	ES NOT APPLY to customers paying in cash.
We thank you	for your patronage & continued support
	Questions Call 555-123-4567

NON-COMPLIANT SIGNAGE LIKE THE ABOVE CAN ALSO LEAD TO CARD BRAND FINES.

## Stay Compliant! Keep Your Profits!

We provide you with card brand approved compliant services and equipment to keep you in business and avoid fines!

#### **The Guarantee**

If at any point you decide that we are not right for your business, we will switch you back to traditional credit card processing at a reduced rate!



Sales Rep: \_\_\_\_\_

Phone Number:

Email Address:



DUAL PRICING ELIMINATE YOUR PROCESSING FEES TODAY!





#### Have You Ever Visited A Gas **Station That Had A Cash Price** And A Card Price?

This practice of having two prices has been accepted by consumers for decades. You can be sure that almost every single one of your customers has, at one time or another, paid the slightly higher card price, or at the very least, is familiar with this practice.

#### This Exact Pricing Model Is Now **Available Through Our Company!**

Our Dual Pricing program allows business owners to offer two different transaction amounts to customers paying with cash versus paying with a credit card.

The two separate prices are clearly displayed on the terminal and PIN Pad showing the customer the discount applied when paying with cash. If a customer pays with card the discount is not applied.

No signage or minimum signs are needed under Dual Pricing. Dual Pricing is legal within all 50 states and is compliant under all card brand rules.

#### How Does Our Dual Pricing **Program Work?**



As you enter the sale amount the terminal simultaneously displays the card price and the cash price. EBT is also shown if your business accepts it.

The terminal automatically applies and displays a discount (typically 4%) to all cash sales.

Both sale amounts are clearly displayed for the customer to see and confirm their payment method.

12. New 12/03/200 Trans:6 AMEX ******** AMOUN	Card Sale ****1234 VT:	15:45 Batch:4 CHIP 00/00 \$10.40	disc go t • Ir • T • A	d sal ount o our itercl ransa utho echn
DISCOU	INT:	\$0.00		
Total:		\$10.40		
re	holder acknowle ceipt of goods a			
o t ag X	123 M New Ye	chant Stor erchant St ork, NY 10 -123-4567	reet )001	Oi is di ap
		ash Sale	15.45	tra
	Trans:6		Batch:4	
	Cash		Manual	tra
	AMOUNT:		\$10.40	
	DISCOUNT:		-\$0.40	
	DISCOUNT:		-\$0.40	
	Total:		\$10.00	
	Ref#:	2059	021601226	
		OMER CO ank You	PY	

# es do not apply a

& 4% of all card sales company to cover:

- nange fees action costs
- rization costs
- ical support

h all cash sales, there a separate line item splaying the discount plied, making the ansaction a truly ansparent sale.

## How Do We Help You Stay Compliant?

- Compliant Hardware Devices
- Compliant Software Built Into Each Device
- Compliant Pricing Model Examples for Your Business
- Cash & Card Price Listed On All Items
- Only The Higher Card Price Listed On All Items
- No Pricing On All Items
- No customer facing signage necessary

### What Are The Benefits of Our **Company?**

We will increase your profits guickly and easily by eliminating all of your card processing fees. Your current processor imposes an average fee of 4% on your total credit and debit card processing. With our Dual Pricing program we eliminate those fees entirely!

## **Savings Comparison**

	-	=
Fees	Our Company	Traditional Credit Card Processing
Interchange Fees	ELIMINATED	2-4% of Gross Credit Card Sales Volume* "Varies by business and card type
Transaction Fees	ELIMINATED	\$0.05 - \$0.25 Per Transaction
Authorization Fees	ELIMINATED	\$0.05 - \$0.25 Per Transaction
Statement Fee	ELIMINATED	\$5.00 - \$10.00 Per Month
TIN / IRS Fee	ELIMINATED	\$4.95 - \$9.99 Per Month
Monthly Minimums	ELIMINATED	\$25.00 - \$49.99 Per Month
Online Access Fee	ELIMINATED	\$3.00 - \$15.00 Per Month
Express Funding Fees	ELIMINATED	\$9.95 - \$19.95 Per Month
ALL JUNK FEES	ELIMINATED	\$1.99 - \$199.99 Per Month